EXHIBIT 1

OCBC Malaysia

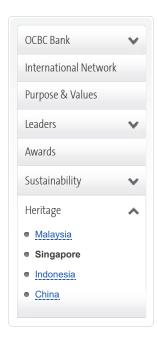
You're in Malaysia .

Who We Are Media

Investors Careers

Heritage

OCBC Bank > Who We Are > Heritage > Singapore



Singapore

1930s

1950s

OCBC Bank was born out of the Great Depression through the consolidation of three banks in 1932 - the Chinese Commercial Bank Limited (incorporated in 1912), the Ho Hong Bank Limited (incorporated in 1917) and the Oversea-Chinese Bank Limited (incorporated in 1919).

During this challenging period of economic crisis, many people had difficulties coping with everyday life.

Our founders understood the problems that people faced, and took the initiative to provide customers with financial solutions for their personal and business needs, and to support the community. This indirectly helped to gradually rebuild Singapore's war-torn economy after 1945.

Under the leadership of Dato Lee Kong Chian (1938-1964), Tan Sri Tan Chin Tuan (1966-1983) and Mr Lee Choon Seng (acting Chairman during the Occupation), we flourished and became one of the largest banks in Singapore and Malaysia.

OCBC Bank was also the only foreign bank to have branches in China in the 1950s - our long history in China dates back to 1925 when we opened our first branch in Xiamen, the first Singapore bank to do so.

We have an excellent history of innovation, which is constantly enriched by the introduction of "firsts" into the market. Even as far back as 1948, OCBC Bank changed the face of banking by introducing the night safe system which allowed customers to deposit cash and valuables after dark.

In 1958, the mobile bank was created, targeting customers living in suburban areas

1960s

1970s

We were also one of the pioneers of the Asian dollar market in the 1960s.

By 1970, our total resources exceeded S\$1 billion, making us then, the largest banking organisation with the biggest deposit base in Singapore.

Our spirit of innovation is kept alive by a strong focus on introducing new products and services that meet our customers' changing needs, and is apparent from the awards that have been conferred on us over the years.

In 1972, we acquired Four Seas Communications Bank.

Present

Over the years, we have grown through mergers and acquisitions in the key markets that we operate in, namely Singapore, Malaysia, Indonesia and Greater China.

In 2001, we were the first Singapore-based financial institution to embrace consolidation in Singapore's banking sector by acquiring Keppel Capital Holdings Ltd and all its subsidiaries, including Keppel TatLee Bank Limited, Keppel Securities Private Limited and Keppel TatLee Finance Limited. In 2002, OCBC Bank and Keppel TatLee Bank were operationally and legally integrated.

Great Eastern Holdings ("GEH") had been an associate company of OCBC Bank since 1958. In 2004, we increased our stake in GEH to 81.1% from 48.8%, creating a financial services group with an enlarged Pg as Q base that could leverage on the strengths of OCBC Bank and GEH in the wealth management business. Our stake in GEH was increased further to 86.9% in 2006 and to 87.1% in 2008.

In 2005, Lion Global Investors was formed as a subsidiary of OCBC Bank following the merger of OCBC Asset Management and Straits Lion Asset Management, to realise synergies in their investment product capabilities across a broad array of asset classes.

In 2010, we completed the acquisition of ING Asia Private Bank, marking a transformational step in our comprehensive wealth management strategy. The acquired entity became a wholly-owned private banking subsidiary of OCBC Bank and was renamed Bank of Singapore Limited ("Bank of Singapore").

Bank of Singapore gives us a strong presence in the high net worth segment and cements our position as a leading wealth management player in Asia.



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